a funds transfer generator generating electronic funds transfer messages causing a transfer of an identified amount of funds for an identified payor and an identified payee using bill data, the stored payee information for the payee and/or the stored payor information for the payor,

a communication device for receiving bill data from a plurality of payees, and causing an interactive device to present a plurality of transactions representing bills of at least two different payees.

26. The bill paying system of claim 25 wherein the communication interface is responsive to the payor's authorization of a bill to cause said funds transfer interface to generate an electronic funds transfer message corresponding to the bill.

27. The bill paying system of claim 26 wherein authorization of a bill is indicated by direct entry and selection of an item representing a transaction presented using the interactive device.

28. The system of claim 25 wherein the interactive device comprises a digital computer under the control of the

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payor, and said transactions are presented to a payor on a computer display.

29. The system of claim 25 wherein the interactive device comprises a telephone under the control of the payor, and said transactions are presented to a payor via the telephone.

30. The system of claim 25 wherein the interactive device comprises an automated teller machine (ATM) under the control of the payor, and said transactions are presented to a payor on an ATM display.

31. The system of claim 25 wherein said transactions identify a date by which funds are to be transferred from the payor to a payee in payment of a bill.

32. The system of claim 25 wherein said interactive device permits specification of a date by which funds are to be transferred from the payor to a payee in payment of a bill.

33. The system of claim 25 wherein said transactions identify an amount of funds to be transferred from the payor to a payee in payment of a bill.

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34. The system of claim 25 wherein said interactive device permits specification of an amount of funds to be transferred from the payor to a payee in payment of a bill.

35. The system of claim 25 wherein said transactions identify a payee originating a bill.

36. The system of claim 35 wherein a payee is identified by name.

37. The system of claim 35 wherein a payee is identified by an identifier.

38. The system of claim 27 wherein the interactive device presents to the payor one or more functions, and the payor communication interface is responsive to a payor's selection of a function at the interactive device.

39. The system of claim 38 wherein the payor communication interface responds to selection of a reversal function at the interactive device by generating one or more electronic funds transfer messages transferring from an

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identified payee and to an identified payor an amount previously transferred from the payor to the payee.

40. The system of claim 25 wherein the control parameters for a payor include a maximum payment amount which may be transferred by the funds transfer interface, the system preventing transfers of funds which exceed the maximum payment amount, and wherein the payor communication interface responds to selection of a maximum payment at the interactive device by altering the maximum payment amount for the payor.

41. The system of claim 25 wherein the control parameters for a payor include a minimum interval time between transfers of funds to a single payee by the funds transfer interface, the system preventing a transfer of funds if any other transfer of funds for the payor and payee occurred during the minimum interval of time identified for the payee in the stored control parameters of the payor, and wherein the payor communication interface responds to selection of a minimum interval at the interactive device by altering the minimum interval time for the payor.

42. A bill paying system, comprising

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storage for payee information,

storage for payor information, the payor information
identifying one or more payees authorized by the payor to receive
transfers of funds from the payor, and including control
parameters defining the manner in which transfers of funds are to
be performed,

a payee communications interface receiving for use by
the system, bill data from a payee,

a funds transfer interface generating one or more
electronic funds transfer messages transferring funds for a payor
and a payee using bill data received from the payee, the stored
payee information for the payee, and/or the stored payor
information for the payor,

the date of the transfer for at least one bill being
determined absent payor intervention based on at least one of
bill data for the bill, stored payor information and stored payee
information, without regard to due dates of bills of other
payees.

43. The system of claim 42 wherein said funds transfer
interface generates one or more electronic funds transfer
messages in the absence of specific authorization from a payor.

44. The system of claim 42, wherein the stored control
parameters for a payor identify a maximum amount to be
transferred between a payor and each of the payees authorized by
the payor to receive transfers of funds from the payor, the funds
transfer interface generating an electronic funds transfer
message for a payor and payee only if the amount to be thereby
transferred does not exceed the maximum amount identified for the
payee in the stored control parameters of the payor.

45. The system of claim 42, wherein the stored control
parameters for a payor identify a minimum interval of time
between generation of electronic funds transfer messages, the
funds transfer interface generating an electronic funds transfer
message for a payor and payee only if no other transfer of funds
for the payor and payee occurred during the minimum interval of
time identified for the payee in the stored control parameters of
the payor.

46. The system of claim 42 wherein said bill data
identifies a date by which funds are to be transferred from the
payor to a payee in payment of a bill.

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47. The system of claim 42 wherein said bill data identifies an amount of funds to be transferred from the payor to a payee in payment of a bill.

48. The system of claim 42 wherein said bill data identifies a payee originating a bill.

49. The system of claim 48 wherein a payee is identified by name.

50. The system of claim 48 wherein a payee is identified by an identifier.

51. The system of claim 42 wherein the stored payor information includes a financial institution account number that corresponds to a government account.

52. The system of claim 42 further comprising

storage for bill records corresponding to generated electronic funds transfer messages, and

a payor communication interface presenting stored bill records to a payor so that a payor may review an account of fund transfer activity.

53. The system of claim 52 wherein

the payor communication interface receives a reversal directive from a payor corresponding to a reverseable stored bill record, and

the funds transfer interface responds to the reversal directive by generating one or more reverse electronic funds transfer message transferring funds from the payee identified in the reverseable bill record and to the payor identified in the reverseable bill record.

54. The system of claim 53 wherein

the payee information identifies a provisional period indicating a period of time during which the payor may cause a reverse transfer, and

the funds transfer interface does not respond to a reversal directive received from a payor outside of the provisional period.

55. The system of claim 42 further comprising

a payor communication interface receiving a payor control message from a payor identifying at least one of a payment amount and payment date for a payment to be made to an identified payee, and wherein

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the funds transfer interface uses the payment amount or

payment date identified by the payor control message when

generating an electronic funds transfer message transferring

funds for the payor originating the payor control message and the

payee identified in the payor control message.

56. The system of claim 42 wherein the payee

communication interface receives a payee control message from a

payee, and modifies the payee information for the payee

originating the payee control message in response to the content

of the payee control message.

57. A bill paying method, comprising

storing payee information for each of a plurality of

payees,

storing payor information, the payor information

including parameters established by a payor for enabling

transfers of funds to a payee from the payor establishing the

parameters,

generating electronic funds transfer messages causing a

transfer of an identified amount of funds for an identified payor

and an identified payee using bill data, the stored payee

information for the payee and/or the stored payor information for the payor,

receiving bill data from a plurality of payees, and causing an interactive device to present a plurality of transactions representing bills of at least two different payees.

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58. The bill paying method of claim 57 further comprising responding to the payor's authorization of a bill by generating an electronic funds transfer message corresponding to the bill.

59. The bill paying method of claim 58 wherein authorization of a bill is indicated by direct entry and selection of an item representing a transaction presented using the interactive device.

60. The method of claim 57 wherein the interactive device comprises a digital computer under the control of the payor, and said transactions are presented to a payor on a computer display.

61. The method of claim 57 wherein the interactive device comprises a telephone under the control of the payor, and said transactions are presented to a payor via the telephone.

62. The method of claim 57 wherein the interactive device comprises an automated teller machine (ATM) under the control of the payor, and said transactions are presented to a payor on an ATM display.

63. The method of claim 57 wherein said transactions identify a date by which funds are to be transferred from the payor to a payee in payment of a bill.

64. The method of claim 57 wherein said interactive device permits specification of a date by which funds are to be transferred from the payor to a payee in payment of a bill.

65. The method of claim 57 wherein said transactions identify an amount of funds to be transferred from the payor to a payee in payment of a bill.

66. The method of claim 57 wherein said interactive device permits specification of an amount of funds to be transferred from the payor to a payee in payment of a bill.

67. The method of claim 57 wherein said transactions identify a payee originating a bill.

68. The method of claim 67 wherein a payee is identified by name.

69. The method of claim 67 wherein a payee is identified by an identifier.

70. The method of claim 59 wherein the interactive device presents to the payor one or more functions, and further comprising responding to a payor's selection of a function at the interactive device.

71. The method of claim 70 further comprising responding to selection of a reversal function at the interactive device by generating one or more electronic funds transfer messages transferring from an identified payee and to an

identified payor an amount previously transferred from the payor to the payee.

72. The method of claim 57 wherein the control parameters for a payor include a maximum payment amount which may be transferred by the funds transfer interface, the method preventing transfers of funds which exceed the maximum payment amount, and further comprising responding to selection of a maximum payment at the interactive device by altering the maximum payment amount for the payor.

73. The method of claim 57 wherein the control parameters for a payor include a minimum interval time between transfers of funds to a single payee by the funds transfer interface, the method preventing a transfer of funds if any other transfer of funds for the payor and payee occurred during the minimum interval of time identified for the payee in the stored control parameters of the payor, and further comprising responding to selection of a minimum interval at the interactive device by altering the minimum interval time for the payor.

74. A bill paying method, comprising storing payee information,

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storing payor information, the payor information identifying one or more payees authorized by the payor to receive transfers of funds from the payor, and including control parameters defining the manner in which transfers of funds are to be performed,

receiving for use, bill data from a payee,

generating one or more electronic funds transfer messages transferring funds for a payor and a payee using bill data received from the payee, the stored payee information for the payee, and/or the stored payor information for the payor,

the date of the transfer for at least one bill being determined absent payor intervention based on at least one of bill data for the bill, stored payor information and stored payee information, without regard to due dates of bills of other payees.

75. The method of claim 74 further comprising generating one or more electronic funds transfer messages in the absence of specific authorization from a payor.

76. The method of claim 74, wherein the stored control parameters for a payor identify a maximum amount to be transferred between a payor and each of the payees authorized by

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the payor to receive transfers of funds from the payor, and further comprising generating an electronic funds transfer message for a payor and payee only if the amount to be thereby transferred does not exceed the maximum amount identified for the payee in the stored control parameters of the payor.

77. The method of claim 74, wherein the stored control parameters for a payor identify a minimum interval of time between generation of electronic funds transfer messages, and further comprising generating an electronic funds transfer message for a payor and payee only if no other transfer of funds for the payor and payee occurred during the minimum interval of time identified for the payee in the stored control parameters of the payor.

78. The method of claim 74 wherein said bill data identifies a date by which funds are to be transferred from the payor to a payee in payment of a bill.

79. The method of claim 74 wherein said bill data identifies an amount of funds to be transferred from the payor to a payee in payment of a bill.

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80. The method of claim 74 wherein said bill data identifies a payee originating a bill.

81. The method of claim 80 wherein a payee is identified by name.

82. The method of claim 80 wherein a payee is identified by an identifier.

83. The method of claim 74 wherein the stored payor information includes a financial institution account number that corresponds to a government account.

84. The method of claim 74 further comprising

storing bill records corresponding to generated electronic funds transfer messages, and

presenting stored bill records to a payor so that a payor may review an account of fund transfer activity.

85. The method of claim 84 further comprising

receiving a reversal directive from a payor corresponding to a reverseable stored bill record, and

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responding to the reversal directive by generating one or more reverse electronic funds transfer message transferring funds from the payee identified in the reverseable bill record and to the payor identified in the reverseable bill record.
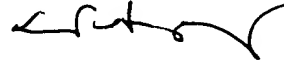
86. The method of claim 85 further comprising identifying a provisional period indicating a period of time during which the payor may cause a reverse transfer, and

ignoring a reversal directive received from a payor outside of the provisional period.

87. The method of claim 74 further comprising receiving a payor control message from a payor identifying at least one of a payment amount and payment date for a payment to be made to an identified payee, and further comprising

using the payment amount or payment date identified by the payor control message when generating an electronic funds transfer message transferring funds for the payor originating the payor control message and the payee identified in the payor control message.

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88. The method of claim 74 further comprising receiving a payee control message from a payee, and modifying the payee information for the payee originating the payee control message in response to the content of the payee control message.

Respectfully submitted,

Thomas W. Humphrey
Reg. No. 34,353

Wood, Herron & Evans, L.L.P.
2700 Carew Tower
441 Vine Street
Cincinnati, OH 45202-2917

Voice: (513) 241-2324
Facsimile: (513) 421-7269

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